Electronic A	cknowledgement Receipt		
EFS ID:	2381732		
Application Number:	10560192		
International Application Number:			
Confirmation Number:	2921		
Title of Invention:	Customer authentication in e-commerce transactions		
First Named Inventor/Applicant Name:	Bruce Rutherford		
Customer Number:	21003		
Filer:	David W. Schalk		
Filer Authorized By:			
Attorney Docket Number:	A35860-PCT-USA (070457.)		
Receipt Date:	29-OCT-2007		
Filing Date:			
Time Stamp:	10:24:14		
Application Type:	U.S. National Stage under 35 USC 371		

Payment information:

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Oath or Declaration filed	2080.pdf	181971	no	4
			e345615b9dabcbfdb7a68b24c7430364 cb112108		
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

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If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.